

EMERGENCY HOME REPAIR PROGRAM

August 20, 2010

AGENDA / HOUSEKEEPING

AGENDA

1. Welcome & Introductions
2. Program Description
3. Program Requirements

HOUSEKEEPING

1. Push *2 to mute phone.
2. Do not put your phone on hold.
3. If you have questions, please click on the question mark on your screen, type in questions and submit.
4. Q & A will be compiled and posted to website following each webinar

COMMUNITY DEVELOPMENT STAFF

Cecelia Johnson-Powell, Community Development Director

Brian Philps, Community Development Assistant Director

Devyn Smith, Community Development Coordinator

Shonda Banner, Community Development Coordinator

Community Development Representatives

- Northwest: Lisa Sims
- North Central: Talisha Bradley
- Northeast: Mike Recker
- Southwest: Alan Rakowski
- South Central: Jennifer Milliken
- Southeast: Carmen Lethig

PURPOSE AND OBJECTIVES

1. Explain the definition of “Emergency Home Repair Projects”
2. Describe program guidelines and requirements
3. Provide information to assist applicants in submitting successful funding requests

EMERGENCY HOME REPAIR PROGRAM

The Emergency Home Repair program eliminates immediate threats to life, health and safety in the homes of low income homeowners with special needs -- elderly, disabled, single parent and families with three or more dependent children.

Pays for emergency repairs to electrical, plumbing, HVAC, structural, roofing, and remedies for lead-based paint, mold or asbestos.

Provides up to \$10,000 grants or forgivable loans to the homeowner, via the applicant

Similar to Community Development Block Grant or HOME Owner-Occupied Repair Program

ELIGIBLE BENEFICIARIES

- Homeowners
- Lived in the home for at least one year
- Income of 80% AMI or below, adjusted for family size
- Priority populations:
 - Elderly or disabled
 - Single parent families
 - Families with three or more children
 - Income of 50% AMI or below

ELIGIBLE REPAIRS

ELECTRICAL

- Conversion of fuse box to breaker systems
- Electric components considered hazardous by the local fire department, building commissioner, or licensed housing inspector

PLUMBING

- Gas and water supply lines from utility connection to the house
- Sewer line from connection to house
- Hot water heater
- Major leaks of supply lines and waste lines

ELIGIBLE REPAIRS

HEATING SYSTEMS AND AIR CONDITIONING

- Heating system, including duct work when necessary
- Air conditioning systems, with written confirmation from a physician for medical necessity
- Installation of carbon monoxide, smoke detectors

ROOF

- Repairs only to the extent necessary to eliminate roof leaks which, if not repaired, would lead to rapid deterioration or create a hazard
- Replacement of the entire roof , only if repair is not feasible.

ELIGIBLE REPAIRS

ASBESTOS, MOLD OR LEAD-BASED PAINT REMEDIATION

- May be considered on a case-by-case basis, with proper documentation

STRUCTURAL

- Unsafe porches, stairs or handrails
- Rotted and unsafe floors
- Roof joists, load-bearing walls
- Other issues may be considered on a case-by-case basis, with proper documentation

PROGRAM REQUIREMENTS

AWARD AMOUNTS

- \$100,000 maximum per award
- \$10,000 maximum subsidy per unit
- \$20,000 soft costs maximum per award
- Consider 10% - 25% in match

ACCESSING FUNDS

- Not required to identify addresses prior to program start
- Completed work, documented health/safety hazards, verification by 3rd party (inspector/health department/fire dept, etc)
- Must meet either Indiana State Building Code, local building codes, or manufacturer's instructions.
- Interim inspection at halfway point (funds or timeframe) - Work subject to inspection prior to payment

PROGRAM REQUIREMENTS

AFFORDABILITY REQUIREMENTS

- One year for \$5,000 or less per unit
- Two years for \$5,000 to \$10,000 per unit

DEED RESTRICTIONS

- Must advise if selecting “recapture” or “resale” provision
- Beneficiary of an owner-occupied award would need to state that the home will remain the principal place of residency for the duration of the affordability period.
- *Runs with the property*

QUESTIONS AND ANSWERS

